

Information to identify the case:

Debtor 1	Stephen E Turek	Social Security number or ITIN	xxx-xx-3963
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Karen L. Turek	Social Security number or ITIN	xxx-xx-7339
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-21176-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Stephen E Turek

Karen L. Turek

7/24/19

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Stephen E Turek
 Karen L. Turek
 Debtors

Case No. 19-21176-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 14

Date Rcvd: Jul 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2019.

db/jdb	+Stephen E Turek, Karen L. Turek, 703 Christy Ave., Ford Cliff, PA 16228-1003
cr	+Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15036933	+Apothaker & Associates, PC, 520 Fellowship Rd., C306, Mount Laurel, NJ 08054-3410
15036938	+People's Natural Gas Co., P. O. Box 86188, Pittsburgh, PA 15221-0188
15018726	+Tsarouhis Law Group, 21 S. 9th Street, Suite 200, Allentown, PA 18102-4861
15018727	Unifund CCR, LLC, 10625 Techwood Circle, Blue Ash, OH 45242-2846

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QJRWALSH.COM Jul 25 2019 07:03:00 James R. Walsh, Spence, Custer, Saylor, Wolfe & Rose, LLC, 1067 Menoher Boulevard, Johnstown, PA 15905-2545
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 25 2019 03:25:30 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15036932	+EDI: GMACFS.COM Jul 25 2019 07:03:00 Ally Automotive Financing, P. O. Box 380901, Minneapolis, MN 55438-0901
15018725	+EDI: BANKAMER.COM Jul 25 2019 07:03:00 Bank of America, P. O. Box 31785, Tampa, FL 33631-3785
15036934	EDI: CHASE.COM Jul 25 2019 07:03:00 BankOne, P. O. Box 15298, Wilmington, DE 19886-5153
15036935	+E-mail/Text: bankruptcy@cvps.com Jul 25 2019 03:26:16 Calvary SPVI, LLC, 500 Summit Lake Dr., Suite 400, Valhalla, NY 10595-2321
15036936	EDI: CAPITALONE.COM Jul 25 2019 07:03:00 Capital One Bank, P. O. Box 30281, Salt Lake City, UT 84130-0281
15036937	+EDI: CITICORP.COM Jul 25 2019 07:03:00 CitiBank Mastercard, P. O. Box 6241, Sioux Falls, SD 57117-6241

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	BANK OF AMERICA, N.A.
aty*	+James R. Walsh, Spence, Custer, Saylor, Wolfe & Rose, LLC, 1067 Menoher Boulevard, Johnstown, PA 15905-2545

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 26, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
 James R. Walsh jwalsh@spencecuster.com, trustee@spencecuster.com; kpetak@spencecuster.com; skosis@spencecuster.com; jwalsh@ecf.axosfs.com; TrusteeWalsh@gmail.com
 James R. Walsh on behalf of Trustee James R. Walsh jwalsh@spencecuster.com, trustee@spencecuster.com; kpetak@spencecuster.com; skosis@spencecuster.com; jwalsh@ecf.axosfs.com; TrusteeWalsh@gmail.com
 Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
 Preston T. Younkins on behalf of Debtor Stephen E Turek ptylaw@windstream.net, ptylaw@windstream.net
 Preston T. Younkins on behalf of Joint Debtor Karen L. Turek ptylaw@windstream.net, ptylaw@windstream.net
 S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 7